



HIPAA Privacy & Portability Rights Notice

July 1, 2015

HIPAA Privacy Notice Summary

The Health Insurance Portability and Accountability Act of 1996 (HIPAA), requires that health plans protect the confidentiality of employees/members protected health information (PHI). A complete description of members' rights under HIPAA can be found in the Plan's Privacy Notice, which is provided to employees upon enrollment into the County's health plan and is also available at the Human Resources Department and on Lake County's intranet and internet.

The County's Health Plan (Lake County Board of County Commissioners Self-Funded Group Health Plan) and Plan Sponsor (Lake County Board of County Commissioners), will not use or further disclose information protected by HIPAA ("protected health information") except as necessary for treatment, payment, health plan operations and plan administration, or as permitted or required by law. By law, the Plan has required all of its business associates to also observe HIPAA privacy requirements. In particular, the Plan will not, without authorization, use or disclose protected health information for employment-related actions and decisions or in connection with any other benefit or employee benefit plan of the Plan Sponsor. The Plan and its business associates are required to maintain the privacy of an individual's PHI and notify individuals in the event of a breach.

Under HIPAA, members have certain rights with respect to PHI, including certain rights to see and copy the information, receive an accounting of certain disclosures of the information and, under certain circumstances, amend the information. If a member wishes to file a request to the Plan, to not use or limit the disclosure of health information, they may do so by completing the "Individual Authorization for Disclosure of Protected Health Information" available on the Intranet or by contacting Human Resources.

Members also have the right to file a complaint with the Plan (through Human Resources) or with the Secretary of the U.S. Department of Health and Human Services if they believe their rights under HIPAA have been violated.

Statement of HIPAA Portability Rights

Under a federal law known as HIPAA, you may need evidence of your coverage to reduce a preexisting condition exclusion period under another plan, to help you get special enrollment in another plan, or to get certain types of individual health coverage even if you have health problems. ***Employees leaving the County's Health Plan will receive evidence of credible coverage from the County's medical carrier upon termination from the medical plan; however employees may request evidence of coverage at any time by contacting the carrier or Human Resources.***

Right to get special enrollment in a group health plan - Under HIPAA, if you lose your group health plan coverage, you may be able to get into a group health plan for which you are eligible (such as a spouse's plan), even if the plan generally does not accept late enrollees, if you request enrollment within 30 days. (Additional special enrollment rights are triggered by marriage, birth, adoption, and placement for adoption.)

- ➔ Therefore, once your coverage ends, if you are eligible for coverage in a group health plan, you should request special enrollment as soon as possible.

Prohibition against discrimination based on a health factor - Under HIPAA, a group health plan may not keep you (or your dependents) out of the plan based on anything related to your health. Also, a group health plan may not charge you (or your dependents) more for coverage, based on health, than the amount charged a similarly situated individual.

Prohibition of use of genetic information for underwriting purposes- Under HIPAA, a group health plan may not use genetic information for underwriting purposes.

For more information - If you have questions about your HIPAA rights, you may contact Human Resources at (352) 343-9596, your state insurance department, or the U.S. Department of Labor, Employee Benefits Security Administration (EBSA) toll-free at 1-866-444-3272 (for free HIPAA publications ask for publications concerning changes in health care laws).